

Form RSC13

## United States Bankruptcy Court

WESTERN DISTRICT OF PENNSYLVANIA

**ORDER AND RESCHEDULED MEETING NOTICE**  
NOTICE COMMENCEMENT OF CASE UNDER CHAPTER 13  
OF THE BANKRUPTCY CODE  
MEETING OF CREDITORS, AND FIXING OF DATES

**Case No. 19-24385-GLT**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

David J. Perla  
11719 Percheron Cir.  
Irwin, PA 15642

Lynn Petrarca-Perla  
11719 Percheron Cir.  
Irwin, PA 15642

Social Security No.:

xxx-xx-0911

xxx-xx-1436

Employer's Tax I.D. No.:

NAME/ADDRESS OF ATTORNEY FOR DEBTOR

Albert G. Reese Jr.  
Law Office of Albert G. Reese, Jr.  
640 Rodi Road, 2nd Floor, Suite 2  
Pittsburgh, PA 15235  
Telephone number: 412-241-1697

NAME/ADDRESS OF TRUSTEE

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Telephone number: 412-471-5566

DATE/TIME/LOCATION OF MEETING OF  
CREDITORS

February 24, 2020  
03:00 PM  
3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA  
15219

CONFIRMATION HEARING DATE/TIME/LOC

February 24, 2020  
03:00 PM  
3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA  
15219

**ON AFFIDAVIT OF DEFAULT BY TRUSTEE, FAILURE OF THE  
DEBTOR(S) TO APPEAR AT THE MEETING OF CREDITORS WILL  
RESULT IN DISMISSAL OF THE CASE WITHOUT FURTHER NOTICE  
OR HEARING.**

Dated: 1/30/20

BY THE COURT

Gregory L. Taddonio  
Judge

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 David J. Perla  
 Lynn Petrarca-Perla  
 Debtors

Case No. 19-24385-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: nsha  
 Form ID: rsc13

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 Total Noticed: 69

Date Rcvd: Jan 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2020.

db/jdb  
 15154846 +David J. Perla, Lynn Petrarca-Perla, 11719 Percheron Cir., Irwin, PA 15642-6745  
 15174244 +Aas Debt Recovery In, Pob 129, Monroeville, PA 15146-0129  
 +CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
 (address filed with court: Continental Finance, c/o VERVE, PO BOX 105125,  
 Atlanta, GA 30348)  
 15174235 +Capital One Bank, Midland Funding, c/o Hayt, Hayt & Landau LLC,  
 123 S. Broad Street, Suite 1660, Philadelphia, PA 19109-1003  
 15179582 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 15154850 +Citibank/Exxon Mobile, Attn: Bankruptcy, PO Box 790034, St Louis, MO 63179-0034  
 15154851 +Citibank/Goodyear, Attn: Bankruptcy, PO Box 790034, St Louis, MO 63179-0034  
 15154852 +Citibank/Sears, Attn: Bankruptcy, PO Box 6275, Sioux Falls, SD 57117-6275  
 15174247 +Exxon Mobil & Citibank, PO BOX 6497, Sioux Falls, SD 57117-6497  
 15183390 +First Commonwealth Bank, c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc.,  
 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371  
 15154859 +First PREMIER Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524  
 15174253 +Goodyear Tire/ Citibank, PO Box 6497, Sioux Falls, SD 57117-6497  
 15174254 +Greater Pittsburgh Orthopedic, c/o IC Systems Inc, PO Box 64378,  
 Saint Paul, MN 55164-0378  
 15174255 +Home Depot Citibank, PO Box 6497, Sioux Falls, SD 57117-6497  
 15174260 +MABT/CONFIN, 121 Continental Dr., Suite 1, Newark, DE 19713-4326  
 15154860 +NTB/CBSD, Citi Corp Credit Services Centralized Ba, PO Box 20507,  
 Kansas City, MO 64195-0507  
 15184502 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 15154862 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 15154864 +Recivable Management Services. LLC, 240 Emery Street, Bethlehem, PA 18015-1980  
 15174269 +Sears Citi Bank, PO Box 6282, Sioux Falls, SD 57117-6282  
 15174270 +Sunoco Citibank, PO Box 6497, Sioux Falls, SD 57117-6497  
 15154869 +Target, Attn: Bankruptcy, PO Box 9475, Minneapolis, MN 55440-9475  
 15174276 +Target Credit, c/o TD Bank USA, 3701 Wayzata Blvd #MS6C, Minneapolis, MN 55416-3440  
 15180077 UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123  
 15180080 UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123  
 15154871 +USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121  
 15154870 Udren Law Offices, P.C., Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200,  
 Cherry Hill, NJ 08003-3620  
 15154872 +Wells Fargo Dealer Services, Attn: Bankruptcy, PO Box 19657, Irvine, CA 92623-9657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVBICNOTICE1@state.pa.us Jan 31 2020 03:15:51 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 31 2020 03:17:40  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15179756 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jan 31 2020 03:15:23  
 AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853,  
 Arlington, TX 76096  
 15154847 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jan 31 2020 03:15:23  
 AmeriCredit/GM Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853  
 15159694 E-mail/PDF: resurgentbknofications@resurgent.com Jan 31 2020 03:17:46 CACH, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 15154849 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 31 2020 03:18:44 Capital One,  
 PO Box 30281, Salt Lake City, UT 84130-0281  
 15174234 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 31 2020 03:18:44 Capital One,  
 PO Box 30281, Salt City, UT 84130-0281  
 15154848 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 31 2020 03:18:09 Capital One,  
 Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 15174236 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 31 2020 03:15:33 Catherins,  
 c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789  
 15156924 +E-mail/Text: bankruptcy@cavps.com Jan 31 2020 03:16:23 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 15154853 +E-mail/Text: bankruptcy@firstenergycorp.com Jan 31 2020 03:16:06  
 Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave.,  
 New Kensington, PA 15068-6303  
 15174241 +E-mail/Text: BKRMailOps@weltman.com Jan 31 2020 03:16:10 Comenity Bank,  
 c/o Weltman Weinberg & Reis, PO Box 93596, Cleveland, OH 44101-5596  
 15154854 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 31 2020 03:15:33 Comenity Bank/Express,  
 Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  
 15154855 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 31 2020 03:15:33 Comenity Bank/Lane Bryant,  
 Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  
 15154857 +E-mail/PDF: creditonebknofications@resurgent.com Jan 31 2020 03:18:13 Credit One Bank,  
 Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873  
 15174248 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 31 2020 03:15:33 Fashion Bug,  
 PO Box 182789, Columbus, OH 43218-2789

District/off: 0315-2

User: nsha  
Form ID: rsc13

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Total Noticed: 69

Date Rcvd: Jan 30, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15154858 +E-mail/Text: bnc-bluestem@quantum3group.com Jan 31 2020 03:16:35 Fingerhut,  
Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250  
15174252 +E-mail/PDF: resurgentbknotifications@resurgent.com Jan 31 2020 03:18:19  
GE Capital Retail Bank, c/o Cach, LLC, 4340 S. Monaco St. Unit 2, Denver, CO 80237-3485  
15174251 +E-mail/Text: bankruptcy@cavps.com Jan 31 2020 03:16:23 GE Capital Retail Bank,  
c/o Calvary Portfolio Services, PO Box 520, Valhalla, NY 10595-0520  
15174229 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jan 31 2020 03:15:23 GM Financial,  
4001 Embarcadero, Arlington, TX 76014-4106  
15174256 +E-mail/PDF: gecsedirecoverycorp.com Jan 31 2020 03:17:31 JC Penney, c/o Synchrony Bank,  
PO Box 965007, Orlando, FL 32896-5007  
15174257 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 31 2020 03:15:33 Justice,  
c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789  
15174258 +E-mail/Text: bncnotices@becket-lee.com Jan 31 2020 03:15:18 Kohl's, c/o Capital One,  
PO Box 3115, Milwaukee, WI 53201-3115  
15180453 E-mail/PDF: resurgentbknotifications@resurgent.com Jan 31 2020 03:17:46 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
15174259 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 31 2020 03:15:33 Lane Bryant,  
c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789  
15174261 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 31 2020 03:15:34 Maurices,  
c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789  
15174262 +E-mail/Text: ebnltdfin.com Jan 31 2020 03:15:25 NTB Citibank, c/o LTD Financial Services,  
7322 Southwest Freeway, STE 1600, Houston, TX 77074-2134  
15154861 +Fax: 407-737-5634 Jan 31 2020 03:32:28 OCWEN Loan Servicing, Attn: Bankruptcy,  
1661 Worthington Rd St. 100, West Palm Beach, FL 33409-6493  
15154863 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 31 2020 03:17:40  
Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502  
15171824 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 31 2020 03:18:14  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
15174265 +E-mail/PDF: gecsedirecoverycorp.com Jan 31 2020 03:17:32 Paypal Smart Account,  
c/o Synchrony Bank, PO BOX 965005, Orlando, FL 32896-5005  
15154865 +E-mail/PDF: gecsedirecoverycorp.com Jan 31 2020 03:18:38 Synch/PPC, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
15155133 +E-mail/PDF: gecsedirecoverycorp.com Jan 31 2020 03:18:04 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
15154866 +E-mail/PDF: gecsedirecoverycorp.com Jan 31 2020 03:18:37 Synchrony Bank/Amazon,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
15154867 +E-mail/PDF: gecsedirecoverycorp.com Jan 31 2020 03:18:03 Synchrony Bank/TJX,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
15154868 +E-mail/PDF: gecsedirecoverycorp.com Jan 31 2020 03:18:38 Synchrony Bank/Walmart,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
15174277 +E-mail/PDF: gecsedirecoverycorp.com Jan 31 2020 03:17:31 TJX COS, c/o Synchrony Bank,  
PO Box 965005, Orlando, FL 32896-5005  
15177451 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 31 2020 03:18:22 Verizon,  
by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457  
15174280 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 31 2020 03:15:34 Victoria Secret,  
c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789  
15174281 +E-mail/PDF: gecsedirecoverycorp.com Jan 31 2020 03:17:31 Walmart/ Synchrony Bank,  
PO Box 965024, Orlando, FL 32896-5024  
15170467 +E-mail/Text: bankruptcy@firstenergycorp.com Jan 31 2020 03:16:05 West Penn Power,  
5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 41

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC BANK, NATIONAL ASSOCIATION  
15174230\* +Aas Debt Recovery In, Pob 129, Monroeville, PA 15146-0129  
15174231\* +AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853  
15154856\* ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
(address filed with court: Continental Finance Company, Attn: Bankruptcy, Po Box 8099,  
Newark, DE 19714)  
15174245\* ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
(address filed with court: Continental Finance Company, Attn: Bankruptcy, Po Box 8099,  
Newark, DE 19714)  
15174233\* +Capital One, Po Box 30281, Salt Lake City, UT 84130-0281  
15174232\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
15156926\* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
15174237\* +Citibank/Exxon Mobile, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
15174238\* +Citibank/Goodyear, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
15174239\* +Citibank/Sears, Attn: Bankruptcy, Po Box 6275, Sioux Falls, SD 57117-6275  
15174240\* +Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave.,  
New Kensington, PA 15068-6303  
15174242\* +Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
15174243\* +Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
15174246\* +Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873  
15174249\* +Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250  
15174250\* +First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524  
15174263\* +NTB/CBSB, Citi Corp Credit Services Centralized Ba, Po Box 20507,  
Kansas City, MO 64195-0507

District/off: 0315-2

User: nsha  
Form ID: rsc13

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Total Noticed: 69

Date Rcvd: Jan 30, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
15174264\* +OCWEN Loan Servicing, Attn: Bankruptcy, 1661 Worthington Rd St. 100,  
West Palm Beach, FL 33409-6493  
15174267\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd,  
Norfolk, VA 23502)  
15174266\* +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
15174268\* +Recivable Management Services. LLC, 240 Emery Street, Bethlehem, PA 18015-1980  
15174271\* +Synch/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
15174272\* +Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
15174273\* +Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
15174274\* +Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
15174275\* +Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475  
15174279\* +USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121  
15174278\* Udren Law Offices, P.C., Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200,  
Cherry Hill, NJ 08003-3620  
15174282\* +Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657  
TOTALS: 1, \* 29, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 01, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2020 at the address(es) listed below:

Albert G. Reese, Jr. on behalf of Joint Debtor Lynn Petrarca-Perla areese8897@aol.com,  
agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com  
Albert G. Reese, Jr. on behalf of Debtor David J. Perla areese8897@aol.com,  
agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgrou@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5